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To:

NAME:	FACSIMILE:
MS Amendment US Patent and Trademark Office	(571) 273-8300

FROM: Michael S. Garrabrants
Reg. No. 51,230

DATE: October 27, 2006

Number of pages with cover page:	14	
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Comments:

ATTORNEY DOCKET NO.: 324212007700
SERIAL NO.: 09/896,438
FILING DATE: June 28, 2001
INVENTOR(S): Michael BENNETT et al.
TITLE: FINANCIAL INFORMATION PORTAL
EXAMINER: J. Borlinghaus
ART UNIT: 3693

Papers attached herewith:

1. Transmittal - 1 page
2. Amendment/Reply - 12 pages

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PTO/SB/21 (09-04)


Approved for use through 07/31/2008. OMB 0651-0031


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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/896,438	
	Filing Date	June 28, 2001	
	First Named Inventor	Michael BENNETT	
	Art Unit	3693	
	Examiner Name	J. Borlinghaus	
Total Number of Pages in This Submission	13	Attorney Docket Number	324212007700

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply - 12 pgs. <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscapes Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): 1. Fax Coversheet, not counted as part of this submission
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Morrisoq & Foerste LLP (Customer No. 20872)		
Signature			
Printed name	Michael S. Garabrants		
Date	October 27, 2006	Reg. No.	51,230

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office to fax no. 571-273-8300, on the date shown below.	
Dated: October 27, 2006	Signature:  (Laura Tsang)

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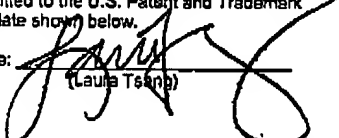
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Dated: October 27, 2006 Signature: 
(Laura Tsang)

Docket No.: 324212007700
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Michael BENNETT et al.

Application No.: 09/896,438

Confirmation No.: 8245

Filed: June 28, 2001

Art Unit: 3693

For: FINANCIAL INFORMATION PORTAL

Examiner: J. Borlinghaus

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

This is in response to the non-final Office Action dated August 2, 2006 (Paper No. 20060719), for which a response is due on November 2, 2006. Accordingly, this response is timely filed. Reconsideration and allowance of the pending claims, as amended, in light of the remarks presented herein are respectfully requested.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

sf-2179677